

**CYBER INCIDENT EXCLUSIONS
NEW JERSEY**

RULE PAGE For Property Program Performance

It is mandatory to attach either Cyber Incident Exclusion (PROP PROG PERF), Form No. 128429, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (PROP PROG PERF), Form No. 128430, to all policies.

Cyber Incident Exclusion (PROP PROG PERF), Form No. 128429

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Building and Personal Property Coverage Form, Form No. CP 00 10, when the Property Program Performance Endorsement, Form No. 121895, is also attached to the Building and Personal Property Coverage Form, Form No. CP 00 10.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 128430; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 128430 is inadequate coverage for the insured.

Use ISO Rule **38.AA. Cyber Incident Exclusions** to rate this form.

Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (PROP PROG PERF), Form No. 128430

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident with limited coverage for Additional Other Causes Of Loss resulting from a cyber incident exception that may be made subject to individual per occurrence sublimits entered into the Schedule of the endorsement for property damage, business income and extra expense. The per occurrence limits of insurance and the aggregate limit of insurance if shown in the Schedule are part of, not in addition to, the applicable Limits Of Insurance shown in the Declarations.

This endorsement attaches to the Building and Personal Property Coverage Form, Form No. CP 00 10, when the Property Program Performance Endorsement, Form No. 121895, is also attached to the Building and Personal Property Coverage Form, Form No. CP 00 10.

Use this endorsement when the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

Use ISO Rule **38.AA. Cyber Incident Exclusions** to rate this form.